REMARKS
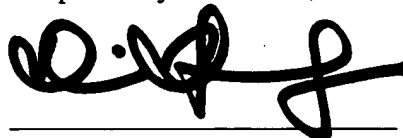
In response to Examiner rejection of claims 18-19, 24-26, 28-32, 34-35, and 37-49 per

35.USC.103a over Fan et al (US.PAT 5959577) in view of Hollenberg (US.PAT 6091956), and

claims 22-23 and 27 per 35.USC.103a over Fan et al in view of Hollenberg further in view of

Kennedy III et al US.PAT 6301480), Applicants amend independent claims 18 and 46-47 to

specify patentably among other things that " ... the software being partitioned modularly or

layered hierarchically in a first core component comprising a database, and a next functional

component comprising a transaction module, whereby one or more software agent may

function cooperatively with or use the first core or next functional component to enable

extended or integrated network transaction between vendor and buyer processors."

Specification support appears on pages 14-15.

Applicants submit that claims are in allowance condition.

Respectfully submitted,

Dennis S. Fernandez
Reg. No. 34,160

Date:_____6/22/05_____

Address: **FERNANDEZ & ASSOCIATES LLP**
               Patent Attorneys
               1047 El Camino Real
               Menlo Park, CA 94025
Customer No: **22877**
Phone: (650) 325-4999
Fax: (650) 325-1203
Email: iploft@iploft.com